

## **HUMAN RESOURCES BULLETIN #98-03**

### Retirement Contact

If you need to contact the Office of Personnel Management regarding a retirement matter, please use the following address and telephone number:

Office of Personnel Management  
Retirement Operations Center  
P. O. Box 45  
Boyers, PA 16017-0045  
1-888-767-6738

(Source: FEDweek, 18 March 1998 issue)

### Thrift Savings Plan (TSP) Changes:

You may obtain information about your thrift savings account (TSP) via the Internet. However, when you use this feature, you are consenting to the electronic transmission of the information you have requested. Your consent is effective during the entire time you are accessing your TSP account through the website. In order to access your account, your browser must have Secure Layer Socket (SSL) and 128-bit encryption (the strong U.S./Canada-only version), and it must be set to "accept cookies." You will also need your Social Security Number and your TSP Personal Identification Number (PIN). More information is available at <https://tspweb.tspsec.tsp.gov/>.  
(source: FEDweek, 18 March 1998 issue)

The TSP Loan Application, Form TSP-20, has been revised to indicate the two types of TSP loans available: the general purpose and residential. The revised form is available from the TSP Web site ([www.tsp.gov](http://www.tsp.gov)) and can be downloaded for use by participants. While this version supersedes all prior versions of the form, the older July 1989 version will be accepted and processed at TSP. Supplies of the February 1998 TSP-20 will be available later this year.  
(source: FAS TRACK, 27 February 1998 issue)

### Change in Federal Employees Health Benefits Program (FEHB) Coverage of Foster Children

The Office of Personnel Management (OPM) has recently become aware that Federal agencies and FEHB insurance carriers are treating the FEHB coverage of foster children (including grandchildren) inconsistently. As a result, OPM has reviewed its policy regarding health benefits coverage for foster children, in general, and foster children who are also grandchildren, in particular.

According to law and regulation, a grandchild may be covered under an employee's FEHB enrollment if the child meets the definition of a foster child. That is, the child must be financially dependent on the employee, must be living with the employee in a regular parent-child relationship, and the employee must expect to raise the child to adulthood.

OPM has determined that the parent-child relationship requirement, whether or not a natural parent lives in the home, is satisfied if there is evidence that the child lives with and is financially dependent on the employee. Therefore, a court order for custody is not required if the natural

parent lives in the home with the employee. The employee must provide evidence that the child is being claimed as a dependent (for example, on the employee's tax return or for other purposes as specified in Subchapter S11-2 of The FEHB Handbook for Personnel and Payroll Offices) and must also provide a written statement that s/he expects to raise the child to adulthood. A sample statement is provided at the end of this article.

The natural parent living in the home may be the employee's natural child, adopted child, stepchild, or foster child; so long as he or she qualifies as a family member under the employee's FEHB family enrollment. However, because a former spouse's family enrollment can cover only the former spouse and any unmarried dependent natural or adopted children of both the former spouse and the employee, former employee or annuitant, a former spouse's foster child may not be covered under his or her family enrollment.

The date that the child becomes an eligible family member is prospective and is deemed to be the first day of the pay period in which the employing office receives all properly completed documents necessary to establish eligibility of the child as a foster child. Nevertheless, for newborns whose birth is covered under the employee's FEHB plan as a birth expense of the natural mother, the effective date may be, at the employee's discretion, the first day of the pay period in which the child is born.

Coverage will continue until the foster child/grandchild marries, reaches age 22, becomes capable of self-support if previously deemed otherwise, or is no longer living with or financially dependent on the employee. If the child later leaves the employee's home to live with a natural parent, the child may not again be covered as a foster child of the employee unless the natural parent subsequently becomes unable to care for the child (for example, through death, incapacitation, or incarceration, but not solely for reason of unemployment); or the employee obtains a court order for custody that takes parental responsibility from the natural parent and gives it to the employee. (source: Benefits Administration Letter, 98-201, 9 March 1998)

#### STATEMENT OF FOSTER CHILD STATUS

This is to certify that I have been informed of the following requirements for coverage of a foster child in the Federal Employees Health Benefits Program:

- The child must be unmarried.
- The child must live with the employee in a regular parent-child relationship
- The employee must contribute regular and substantial support for the child
- The employee must intend to raise the child into adulthood

I have provided my employing agency proof of my regular and support for (Name of Child). The child is unmarried and lives with me in a regular parent-child relationship. To the best of my knowledge and belief, I intend to raise (Name of Child) into adulthood. I will immediately notify both my employing office and health benefits carrier if the child marries, moves out of my home, or ceases to be financially dependent on me.

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(Signature of employee)

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(Date)

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(Social Security Number)

WILLIAM D. ST. JOHN  
Director of Human Resources